

## ATTACHMENT B

### Amendments to the Claims

*This listing of claims will replace all prior versions, and listings, of claims in the application.*

1-27. (canceled)

28. (currently amended) An apparatus for receiving and assessing an application made by an applicant, said apparatus including:

computing means configured or programmed

(a) to store or access a superset of approval criteria comprising a union of respective sets of approval criteria of a plurality of application recipients;

(b) to request that the applicant provide application information, said application information constituting the application and being that which is required to assess the application against the superset of approval criteria;

(c) to receive the application information;

[(b)] (d) to access [all application] said approval criteria of [a plurality of] said application recipients, and

[(c)] (e) to assess said application according to said approval criteria of [said] each of said [plurality of] application recipients [, whereby said computing means can thereby] ; and

(f) to form a respective separate assessment of said application for each of said [plurality of] application recipients.

29. (currently amended) An apparatus as claimed in claim 28, wherein the computing means is operable:

(a) to [present] request the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant [and];

(b) to receive responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses[.]; and

(c) to optimize said sequence to reduce or minimize said number of questions or sets of questions.

30. (previously presented) An apparatus as claimed in claim 28, further including:  
input means for said applicant to input said application to said computing means; and  
communication means for communicating or sending said assessments of said application  
to said applicant.

31. (previously presented) An apparatus as claimed in claim 28, wherein said computing means  
is further configured or programmed

- (a) to present to the applicant a first selected form and to receive the first selected form  
containing first information after completion by the applicant,
- (b) to construct and immediately present to said applicant a second form pertaining to a  
respective selection from said all approval criteria where said respective selection is made by  
said computing means from said all application approval criteria on the basis of the first  
information provided by said applicant in said completed and received first selected form and  
to receive via said input means the second form containing second information after  
completion by the applicant, and then to progressively construct and immediately present to  
said applicant one or more subsequent forms pertaining to a respective selection from said all  
approval criteria where said respective selection is made by said computing means from said  
all approval criteria on the basis of some of the information previously provided by said  
applicant in previously completed and received forms and to receive the one or more  
subsequent forms after completion by the applicant,
- (c) so that sufficient data entry fields are ultimately presented to said applicant in said second and  
the one or more subsequent forms to constitute the completed application, and
- (d) so that the requesting of unnecessary information in said second and the one or more  
subsequent forms, which unnecessary information being information rendered redundant by  
the information provided by the applicant in an already completed form, can be avoided.

32. (currently amended) A method for receiving and assessing an application made by an  
applicant, comprising the steps of:

- a) forming a superset of approval criteria comprising a union of respective sets of approval  
criteria of a plurality of application recipients;

- b) determining application information which is required from the applicant to assess the application against the superset of approval criteria
- c) requesting that the applicant provide the application information, said application information constituting the application;
- d) electronically receiving the application information from said applicant;
- e) electronically assessing said application according to the approval criteria of each of [a plurality of] said application recipients; and
- f) electronically forming a respective separate assessment for each of said [plurality of] application recipients.

33. (previously presented) A method as claimed in claim 32, further comprising the steps of:

electronically presenting a number of questions or a number of sets of questions in sequence to said applicant;

electronically receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and

electronically optimizing said sequence to reduce or minimize said number of questions or sets of questions.

34. (previously presented) A method as claimed in claim 32, further comprising the steps of electronically communicating or sending said assessments of said application to said applicant.

35. (previously presented) A method of processing an application made by an applicant, including:

electronically receiving information from said applicant to create an application;  
electronically providing said application to a plurality of application recipients;  
electronically receiving one or more bids for said application from one or more of said recipients;

electronically forwarding said one or more bids to said applicant for acceptance or rejection of each of said one or more bids by the applicant.

36. (previously presented) A method as claimed in claim 35, further including the step of electronically forming a respective separate assessment of said application for each of said plurality of recipients.

37. (previously presented) A method as claimed in claim 35, further including the step of electronically adjusting one or more of said bids according to said acceptance or rejection, or to an electronic adjustment of said information by the applicant.

38. (currently amended) An apparatus for processing an application made by an applicant, said apparatus including:

computing means configured or programmed electronically to

(a) store or access a list of application recipients;

(b) request that the applicant provide application information, said application information constituting the application;

[(a)] (c) receive the application information [from said applicant to create an application,];

[(b)] (d) direct [said] the application to [a plurality of] the application recipients,

[(c)] (e) receive one or more bids for [said] the application from one or more of [said] the application recipients[,]; and

[(d)] (f) forward [said] the one or more bids to [said] the applicant for acceptance or rejection of each of [said] the one or more bids by the applicant.

39–41. (canceled)

42. (previously presented) A computer program product directly loadable into the internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 32 when said product is run on the computer.

43. (previously presented) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 32.

44. (previously presented) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 32.

45. (previously presented) A computer program product directly loadable into an internal memory of a computer, comprising: software code portions for performing the steps of a method as claimed in claim 35 when said product is run on the computer.

46. (previously presented) A computer program product stored on a computer usable medium, comprising: computer readable program means for causing a computer to perform the steps of a method as claimed in claim 35.

47. (previously presented) A computer readable medium, having a program recorded thereon, wherein said program is for making a computer execute a method as claimed in claim 35.

48. (canceled)

49. (new) An apparatus as claimed in claim 28, wherein the computing means is operable (a) to determine any dependency of any of said approval criteria on any other, (b) to request the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant, (c) to promote in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant, and (d) to omit any questions thereby rendered redundant.

50. (new) An apparatus as claimed in claim 28, wherein the computing means is operable:

to request the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant, said questions comprising groups of questions pertaining to respective types of application information; and

to include an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

51. (new) An apparatus as claimed in claim 28, wherein the computing means is operable:

to request the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant; and

to adjust the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

52. (new) An apparatus as claimed in claim 28, wherein said computing means is operable to ignore one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

53. (new) An apparatus as claimed in claim 28, wherein said computing means is operable to refrain from requesting certain application information deemed non-critical in some or all circumstances.

54. (new) An apparatus as claimed in claim 28, wherein said computing means is operable to form the superset of approval criteria from the respective sets of approval criteria.

55. (new) An apparatus as claimed in claim 28, wherein said computing means is operable to determine what application information is required to assess the application against the superset of approval criteria.

56. (new) A method as claimed in claim 32, including:

determining any dependency of any of said approval criteria on any other;  
requesting the application information by presenting a number of questions or a number of sets of questions in sequence to the applicant;  
promoting in said sequence, so as to be presented sooner, those questions whose responses render a high, or the greatest possible, number of later questions redundant; and  
omitting any questions thereby rendered redundant.

57. (new) A method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant;

receiving responses to said questions from said applicant, wherein said application information constitutes or is determined from said responses; and

optimizing said sequence to reduce or minimize said number of questions or sets of questions.

58. (new) A method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant, said questions comprising groups of questions pertaining to respective types of application information; and

including an introductory question in at least one of said groups of questions to reduce ambiguity in the respective group of questions.

59. (new) A method as claimed in claim 32, including:

requesting the application information by presenting a number of questions or a number of sets of questions in sequence to said applicant; and

adjusting the sequence of questions yet to be presented to the applicant in response to application information supplied by the applicant in response to questions previously presented to the applicant.

60. (new) A method as claimed in claim 32, including:

ignoring one or more defects in application information returned by the applicant on the basis of preset tolerances for decision certainty.

61. (new) A method as claimed in claim 32, including:

refraining from requesting certain application information deemed non-critical in some or all circumstances.